Financial Results for the Second Quarter of the Fiscal Year ending March 31, 2026 (Consolidated Data)

November 14, 2025

Company Name: Senshu Ikeda Holdings, Inc. Stock exchange listing: Tokyo Stock Exchange

Stock Code: 8714 URL https://www.senshuikeda-hd.co.jp/

Representative: Hirohito Sakaguchi, Representative Corporate Officer, President & CEO

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Scheduled date for filing semi-annual securities report:

November 25, 2025
Scheduled date to commence dividend payments:

December 8, 2025

Segregated trading accounts:

None
Supplementary material on semi-annual financial results:

Yes

Semi-annual Financial results presentation meeting: Yes (Analysts, institutional investors)

(Japanese yen amounts of less than 1 million and first decimal place have been rounded down)

1. Financial Results for the Second Quarter (Interim Period) of the Fiscal Year ending March 31, 2026 (April 1, 2025—September 30, 2025)

(1) Consolidated Operating Results

(%: Changes from previous fiscal year)

	Ordinary revenue		Ordinary income		Profit attributable to owners of the parent	
	Million yen	%	Million yen	%	Million yen	%
Six months ended September 30, 2025	54,696	18.8	12,504	6.2	8,664	2.5
Six months ended September 30, 2024	46,029	6.1	11,768	23.7	8,452	26.5

(Note) Comprehensive income: Six months ended September 30, 2025: 9,697million yen [105.4%] Six months ended September 30, 2024 4,719million yen [(33.1)%]

Net income per share

Yen

Yen

Six months ended
September 30, 2025

Six months ended
September 30, 2024

Diluted earnings per share

Yen

31.14

31.06

30.05

(2) Consolidated Financial Position

()			
	Total assets	Total net assets	Equity ratio
	Million yen	Million yen	%
As of September 30, 2025	6,563,376	247,980	3.7
As of March 31, 2025	6,431,321	240,248	3.6

(Reference) capital: As of September 30, 2025: 244,756 million yen; As of March 31, 2025: 237,184 million yen

Note: "Equity ratio" is calculated as: (Total net assets at the end of period—Stock subscription rights at the end of period—Non-controlling interests at the end of period)/ Total assets at the end of period.

The ratio above is not based on the regulation of Capital Adequacy Ratio.

2. Dividends

	Annual Dividends per Share						
	First Quarter	Second Quarter	Third Quarter	Year End	Total		
	Yen	Yen	Yen	Yen	Yen		
Fiscal Year ended March 31, 2025	_	7.50	_	8.00	15.50		
Fiscal Year ending March 31, 2026	_	10.50					
Fiscal Year ending March 31, 2026 (Forecasts)			_	10.50	21.00		

Note: Revisions of the forecasts from recently announced figures: Yes

3. Financial Forecasts for the Fiscal Year ending March 31, 2026 (April 1, 2025—March 31, 2026)

(%: Changes from corresponding period of previous fiscal year)

	Ordinary revenue		Ordinary income		Profit attributable to owners of the parent		Net income per share	
	Million yen	%	Million yen	%	Million yen	%	Yen	
Full Year	112,000	20.3	21,800	11.5	14,700	10.9		52.82

Note: Revisions of the forecasts from recently announced figures: None

Note

(1) Significant changes in the scope of consolidation during the second quarter of the fiscal year ending March 31, 2026: Yes

Added 1 (company name)

- Senshu Ikeda Capital Business Succession Fund Kizuna Excluded—(company name)—
 No.4 Investment Enterprise Limited Partnership
- (2) Changes in accounting policies, changes in accounting estimates, and retrospective restatements

(a) Changes in accounting policies due to revision of accounting standards etc.: None

(b) Changes in accounting policies other than those noted in (a) above : None

(c) Changes in accounting estimates:

(d) Retrospective restatements: None

(3) Number of shares (common stock)

(a) Number of shares in issue (including treasury stock)

As of September 30, 2025 281,008,632 shares As of March 31, 2025 281,008,632 shares

(b) Number of treasury shares

As of September 30, 2025 2,660,233 shares As of March 31, 2025 2,944,278 shares

(c) Average number of shares for the period under review (interim period)

Six months ended September 30, 2025 278,205,650 shares Six months ended September 30, 2024 280,424,874 shares

(Reference) Overview of Non-Consolidated Financial Results

1. Non-consolidated Financial Highlights for the Second Quarter (Interim Period) of the Fiscal Year ending March 31, 2026 (April 1, 2025—September 30, 2025)

(1) Non-consolidated Operating Results

(%: Changes from previous fiscal year)

	Operating revenue		Operating income		Ordinary income		Net income	
	Million yen	%	Million yen	%	Million yen	%	Million yen	%
Six months ended September 30, 2025	4,156	62.7	3,398	80.3	3,361	78.5	3,301	81.4
Six months ended September 30, 2024	2,554	(7.5)	1,883	(14.4)	1,882	25.4	1,819	24.5

	Net income per share
	Yen
Six months ended September 30, 2025	11.86
Six months ended September 30, 2024	6.48

(2) Non-consolidated Financial Conditions

	Total assets	Total net assets	Equity ratio	
	Million yen	Million yen	%	
As of September 30, 2025	170,790	167,498	97.9	
As of March 31, 2025	170,724	166,409	97.3	

(Reference) Capital: As of September 30, 2025: 167,366million yen; As of March 31, 2025: 166,229million yen

Note: "Equity ratio" is calculated as: (Total net assets at the end of the period—Stock subscription rights at the end of period)/ Total assets at the end of the period.

Disclosure concerning the implementation status of audit procedures

This report is exempt from audit procedures based upon the Financial Instruments and Exchange Act of Japan. As of this report's publication, audit procedures of financial statements have not been completed as stipulated under the provisions of the Financial Instruments and Exchange Act.

Cautionary statement with respect to earnings forecasts, and disclaimer

This report contains projections and other forward-looking statements which are based on currently available information and certain assumptions that the Senshu Ikeda Holdings considers to be reasonable. Various factors may cause actual results to be materially different from projections in these forward-looking statements.

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Selected Financial Information for the Second Quarter of the Fiscal Year ending March 31, 2026
 (Six months ended September 30,2025)

1. Overview of Operating Results, etc.

(1) Overview of Operating Results for the Second Quarter of the Fiscal Year ending March 31, 2026 Our Group's consolidated financial results for the Second Quarter of the Fiscal Year ending March 31, 2026 (April 1, 2025 to September 30, 2025) are as follows.

Interest income increased year on year due to an increase in interest on loans and interest and dividends on securities. In addition, other ordinary income increased year on year. Meanwhile, fees and commissions and other income decreased year on year. As a result, ordinary revenue increased by 8,667 million yen year on year to 54,696 million yen.

Next, interest expenses increased year on year due to an increase interest on deposits. In addition, other expenses, etc. increased year on year. Meanwhile, fees and commissions payments decreased year on year. As a result, ordinary expenses increased by 7,931 million yen year on year to 42,191 million yen.

As a result of the above, ordinary income increased by 736 million yen year on year to 12,504 million yen, and profit attributable to owners of parent increased by 212 million yen year on year to 8,664 million yen.

Credit costs allocated 1,441 million yen. (The previous interim consolidated fiscal year, credit costs reversed 355 million yen.)

(2) Overview of Financial Position for the Second Quarter of the Fiscal Year ending March 31, 2026
Deposits increased by 110.2 billion yen from the end of the previous period to 5,812.6 billion yen as of
September 30, 2025, due to an increase in corporate deposits and a decreases in individual deposits. In addition,
balance of assets under management (individual), including Senshu Ikeda Tokai Tokyo Securities, reached 5.38
trillion yen.

Loans and bills discounted increased by 60.8 billion yen from the end of the previous consolidated fiscal year due to an increase in loans to the corporate and individual, resulting in a balance of 4,740.8 billion yen at the end of this interim consolidated fiscal year.

Securities increased by 60.5 billion yen from the end of the previous consolidated fiscal year due to an increase in yen bonds, resulting in a balance of 776.9 billion yen at the end of this interim consolidated fiscal year.

(3) Explanation Regarding Consolidated Earnings Forecasts

Regarding the earnings forecast for the fiscal year ending March 2026, we have not revised the forecast announced on May 12, 2025, as credit-related costs and other factors may fluctuate depending on future economic and financial conditions.

For details regarding the dividend forecast, please refer to the "Notice Concerning Changes to Shareholder Return Policy, Dividend of surplus (Increase) and Revision to Year-End Dividend Forecast" disclosed today.

Interim Consolidated Financial Statements

(1) Interim Consolidated Balance Sheets

	As of March 21 2025	(Unit: Millions of yen
Accepta	As of March 31, 2025	As of September 30, 2025
Assets Cash and due from banks	954 002	977 940
Cash and due from banks Call loans and bills bought	854,992 4,336	877,840 3,573
Trading account securities	4,330	3,373
Money held in trust	8,996	9,045
Securities		
	716,402	776,928
Loans and bills discounted	4,680,029	4,740,884
Foreign exchange assets	5,862	5,956
Other assets	91,434	80,025
Tangible fixed assets	36,572	36,116
Intangible fixed assets	3,842	4,158
Net defined benefit assets	30,578	30,610
Deferred tax assets	1,648	903
Customers' liabilities for acceptances and guarantees	6,920	7,012
Reserve for possible loan losses	(10,295)	(9,704)
Total assets	6,431,321	6,563,376
Liabilities		
Deposits	5,702,410	5,812,682
Payables under securities lending transactions	4,396	5,184
Borrowed money	408,343	411,112
Foreign exchange liabilities	846	672
Borrowed money from trust account	2,644	2,791
Other liabilities	62,895	73,102
Provision for employees' bonuses	1,790	1,992
Provision for directors' bonuses	82	31
Net defined benefit liability	141	137
Accrued retirement benefits for directors and audit & supervisory	4	4
board members	4	4
Reserve for reimbursement of deposits	74	81
Reserve for contingent losses	496	564
Reserve under special laws	15	15
Deferred tax liabilities	9	9
Acceptances and guarantees	6,920	7,012
Total liabilities	6,191,073	6,315,396
Net Assets		
Capital stock	102,999	102,999
Capital surplus	16,898	16,851
Retained earnings	112,405	118,845
Treasury stock	(1,116)	(1,008)
Total shareholders' equity	231,187	237,687
Net unrealized gain (loss) on available-for-sale securities	(1,680)	(1,026)
Net unrealized gain (loss) on deferred hedges	(139)	815
Remeasurements of defined benefit plans	7,817	7,279
Total accumulated other comprehensive income	5,997	7,068
Stock subscription rights	179	131
Non-controlling interests	2,884	3,092
Ton Contoning incress	-	247,980
Total net assets	240,248	/Δ / QX Π

(2) Interim Consolidated Statements of Income and Comprehensive Income Interim Consolidated Statements of Income

(Unit: Millions of yen)

	For the Six months	For the Six months
	ended September 30, 2024	ended September 30, 2025
Ordinary revenue	46,029	54,696
Interest income	23,872	33,961
Interest on loans and bills discounted	20,386	27,055
Interest and dividends on securities	2,227	4,549
Trust fees	5	6
Fees and commissions	12,474	12,095
Other ordinary income	1,150	1,231
Other income	8,525	7,402
Ordinary expenses	34,260	42,191
Interest expenses	1,124	6,230
Interest on deposits	901	5,582
Fees and commissions payments	4,435	4,094
Other ordinary expenses	44	29
General and administrative expenses	22,165	24,352
Other expenses	6,490	7,483
Ordinary income	11,768	12,504
Extraordinary income	_	0
Gain on sales or disposal of fixed assets	_	0
Extraordinary loss	8	33
Loss on sales or disposal of fixed assets	7	15
Impairment loss	1	17
Income before income taxes	11,759	12,471
Income taxes - current	1,856	3,342
Income taxes - deferred	1,415	502
Total income taxes	3,272	3,844
Profit	8,487	8,626
Profit attributable to non-controlling interests	35	(37)
Profit attributable to owners of the parent	8,452	8,664

Interim Consolidated Statements of Comprehensive Income

	For the Six months ended September 30, 2024	For the Six months ended September 30, 2025
Profit	8,487	8,626
Other comprehensive income	(3,767)	1,071
Net unrealized gain (loss) on available-for-sale securities	(3,004)	653
Net unrealized gain (loss) on deferred hedges	(61)	954
Remeasurements of defined benefit plans	(700)	(537)
Comprehensive income	4,719	9,697
Comprehensive income attributable to		
Owners of the parent	4,684	9,735
Non-controlling interests	35	(37)

(3) Interim Consolidated Statements of Changes in Net Assets For the six months ended September 30, 2024

		Shareholders' equity					
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity		
Balance at the beginning of current period	102,999	16,899	103,014	(122)	222,791		
Changes of items during the period							
Cash dividends			(1,752)		(1,752)		
Profit attributable to owners of the parent			8,452		8,452		
Acquisition of treasury stock				(0)	(0)		
Disposal of treasury stock		(1)		7	5		
Net changes in items other than shareholders' equity							
Total changes during the period	_	(1)	6,699	6	6,705		
Balance at the end of current period	102,999	16,898	109,714	(115)	229,496		

	Accumu	lated other co	omprehensiv	e income			
	Net unrealized gain (loss) on available- for-sale securities	Net unrealized gain (loss) on deferred hedges	Remeasure- ments of defined benefit plans	Total accumulated other comprehensive income	Stock subscription rights	Non- controlling interests	Total net assets
Balance at the beginning of current period	9,099	(35)	10,289	19,353	148	2,532	244,825
Changes of items during the period							
Cash dividends							(1,752)
Profit attributable to owners of the parent							8,452
Acquisition of treasury stock							(0)
Disposal of treasury stock							5
Net changes in items other than shareholders' equity	(3,004)	(61)	(700)	(3,767)	10	317	(3,439)
Total changes during the period	(3,004)	(61)	(700)	(3,767)	10	317	3,266
Balance at the end of current period	6,095	(97)	9,588	15,586	158	2,849	248,092

(Unit: Millions of yen)

	Shareholders' equity					
	Capital stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity	
Balance at the beginning of current period	102,999	16,898	112,405	(1,116)	231,187	
Changes of items during the period						
Cash dividends			(2,224)		(2,224)	
Profit attributable to owners of the parent			8,664		8,664	
Acquisition of treasury stock				(0)	(0)	
Disposal of treasury stock		(47)		108	60	
Net changes in items other than shareholders' equity						
Total changes during the period	_	(47)	6,439	107	6,500	
Balance at the end of current period	102,999	16,851	118,845	(1,008)	237,687	

	Accumulated other comprehensive income				1		
	Net unrealized gain (loss) on available- for-sale securities	Net unrealized gain (loss) on deferred hedges	Remeasure- ments of defined benefit plans	Total accumulated other comprehensive income	Stock subscription rights	Non- controlling interests	Total net assets
Balance at the beginning of current period	(1,680)	(139)	7,817	5,997	179	2,884	240,248
Changes of items during the period							
Cash dividends							(2,224)
Profit attributable to owners of the parent							8,664
Acquisition of treasury stock							(0)
Disposal of treasury stock							60
Net changes in items other than shareholders' equity	653	954	(537)	1,071	(47)	208	1,231
Total changes during the period	653	954	(537)	1,071	(47)	208	7,732
Balance at the end of current period	(1,026)	815	7,279	7,068	131	3,092	247,980

(4) Notes to Interim Consolidated Financial Statements

(Notes on Going Concern Assumption)

None

(Subsequent events)

Senshu Ikeda Holdings, Inc. (the "Company") has resolved at its Board of Directors meeting held on October 29, 2025, subject to the approvals, etc. of the relevant authorities, it shall conduct a company split (simplified incorporation-type company split) of the "M&A advisory business" of the Company's subsidiary, The Senshu Ikeda Bank, Ltd., cause the newly established Senshu Ikeda M&A Solutions Co., Ltd. to assume that business, and make Senshu Ikeda M&A Solutions a wholly owned subsidiary of the Company. In addition, the Company has resolved to establish Senshu Ikeda Investment Management Co., Ltd., an investment company, as a wholly owned subsidiary of The Senshu Ikeda Bank, Ltd., effective the same date.

1. Purpose and objectives of this transaction

Recent years have seen a significant challenge in sustaining regional economies and employment due to risks of business closures resulting from a lack of successors at small and medium-sized enterprises. Systems to support smooth business succession and the sustainable development of companies are therefore urgently needed.

To respond to this growing need in society, the Company will establish an M&A advisory business subsidiary under its umbrella and establish a subsidiary specializing in investment management to run a business succession fund under its subsidiary bank and strengthen its business succession advisory support framework.

This will enable not only financial support but also the simultaneous establishment of a "reliable business succession framework" and "advisory support for corporate growth into the future."

Through these initiatives, the Company and its subsidiaries will endeavor to ensure the continuity of local businesses and the preservation of employment, thereby maintaining and fostering the vitality of the regional economy while contributing to building a sustainable society.

2. M&A advisory business subsidiary

(1) Summary of company split

	The Senshu Ikeda Bank, Ltd. is the splitting company, and Senshu	
① Method	Ikeda M&A Solution Co., Ltd. is the company incorporated in an	
	incorporation-type split	
② Date of resolution by Board of Directors	October 29, 2025	
③ Effective date	January 30, 2026 (Scheduled date)	
(4) Split method	Simplified incorporation-type company split (Article 805 of the	
Spirt method	Companies Act)	
	Upon the incorporation-type company split, the successor company	
	will newly issue 100 shares of its common stock and allocate all of	
⑤ Allotment of shares	them to the splitting company. Simultaneously with this transaction,	
	the splitting company will deliver all those shares to its wholly owning	
	parent company, the Company.	

(Note) This incorporation-type company split is planned to be carried out without obtaining approval from a general meeting of shareholders because it is a simplified incorporation-type company split under Article 805 of the Companies Act.

(2) Description of business assumed

All areas of M&A advisory services provided by The Senshu Ikeda Bank, Ltd. (such as collection and consolidation of M&A information, recommendations for acquisition schemes, contract execution advisory support, and post-split follow-up)

(3) Rights and obligations assumed

The successor company shall assume rights and obligations related to M&A advisory services subject to this incorporation type company split.

(4) Outline of the parties to this incorporation-type company split

	Splitting company	Company incorporated in an incorporation-type split	
Name	The Senshu Ikeda Bank, Ltd.	Senshu Ikeda M&A Solution Co., Ltd.	
Location	18-14, Chayamachi, Kita-ku,Osaka, Japan	18-14, Chayamachi, Kita-ku, Osaka, Japan	
Name and title of representative	Hirohito Sakaguchi Representative Director, President & CEO	Kengo Honoki, Representative Director and President	
Business description	Banking	M&A advisory business centering around business succession needs	
Capital	61,300 million yen	300 million yen *Adjustments required	
Date of establishment	September 1, 1951	January 30, 2026 (Scheduled date)	
Number of issued shares	52,837,088	100 (Scheduled)	
Accounting period	March 31	March 31	
Shareholders and shareholding ratio	Senshu Ikeda Holdings, Inc. 100%	Senshu Ikeda Holdings, Inc. 100%	

(5) Financial position and management performance for the previous fiscal year (Fiscal Year Ended March 31,2025)

Consolidated net assets	235,670 million yen
Consolidated total assets	6,426,759 million yen
Consolidated net assets per share	4,438.65 yen
Consolidated ordinary income	90,958 million yen
Consolidated ordinary profit	20,213 million yen
Profit attributable to owners of parent	13,914 million yen
Profit attributable to owners of parent per share	263.34 yen

(6) Outline of the business to be split off

Description of business to be split	M&A advisory business
Operating results of the division to be split (Fiscal Year Ended March 31, 2025)	Net sales 683 million yen
Items and amounts of assets and liabilities to be split (*)	Assets 300 million yen Liabilities -

^(*) The amount of assets and liabilities to be split will be finalized by adjusting the initial amount for any increases or decreases that occur up until the effective date of this corporate split.

(7) Other matters

①Handling of share acquisition rights	There will be no share acquisition rights or bonds with share acquisition
and bonds with share acquisition rights	rights to be assumed as a result of this incorporation-type company split.
②Increases/decreases in capital	There will be no increase or decrease in the capital of The Senshu Ikeda
2/increases/decreases in capital	Bank, Ltd. as a result of this incorporation-type company split.
	There are no expected obstacles to the fulfillment of obligations by The
③Prospects of fulfillment of obligations	Senshu Ikeda Bank, Ltd. and newly established company even after this
	incorporation-type company split.

3. Subsidiary specialized in investment

(1) Date of resolution by Board of Directors pertaining to company establishment October 29, 2025

(2) Outline of subsidiary specialized in investment

Name	Senshu Ikeda Investment Management Co., Ltd.	
Location	18-14, Chayamachi, Kita-ku, Osaka, Japan	
Name and title of representative	Kouju Kimura, Representative Director and President	
Business description	Acquisition, holding, and sale of securities Formation, operation, and management of investment limited partnerships Management consultation, information provision, and/or advisory services to investee companies Introduction of related businesses or customers to investee companies Business outsourcing from bank All businesses incidental to the above operations	
Capital	100 million yen	
Date of establishment	January 30, 2026 (Scheduled date)	
Number of issued shares	100	
Accounting period	March 31	
Shareholders and shareholding ratio	Senshu Ikeda Holdings, Inc. 100%	

[Reference] Financial Results for the Second Quarter of the Fiscal Year ending March 31, 2026 (Non-consolidated Data)

November 14, 2026

Company Name: The Senshu Ikeda Bank, Ltd. Stock exchange listing: None

Listed Company Name: Senshu Ikeda Holdings, Inc. URL https://www.sihd-bk.jp/

Representative: Hirohito Sakaguchi

Yasuyuki Fujimoto, General Manager of the Corporate Planning and For inquiries:

General Affairs Division
Telephone: +81-6-6375-3595

(Japanese yen amounts of less than 1 million and first decimal place have been rounded down)

1. Financial Results for the Second Quarter (Interim Period) of the Fiscal Year ending March 31, 2026 (April 1, 2025—September 30, 2025)

(1) Non-consolidated Operating Results

(%: Changes from previous fiscal year)

	Ordinary revenue		Ordinary income		Net income	
	Million yen	%	Million yen	%	Million yen	%
Six months ended September 30, 2025	45,433	21.0	12,146	14.9	8,705	11.5
Six months ended September 30, 2024	37,538	9.2	10,564	43.1	7,806	43.9

	Net income per share
	Yen
Six months ended September 30, 2025	164.76
Six months ended September 30, 2024	147.74

(2) Non-consolidated Financial Position

	Total assets	Total assets Total net assets	
	Million yen	Million yen	%
As of September 30, 2025	6,509,496	209,278	3.2
As of March 31, 2025	6,380,954	202,249	3.1

(Reference) capital: As of September 30, 2025:209,278 million yen; As of March 31, 2025:202,249 million yen

Note "Equity ratio" is calculated as: (Total net assets at the end of period—Stock subscription rights at the end of period)/ Total assets at the end of period.

The ratio above is not based on the regulation of Capital Adequacy Ratio.

2. Financial Forecasts for the Fiscal Year ending March 31, 2026(April 1, 2025-March 31, 2026)

For non-consolidated earnings forecasts for the fiscal year ending March 31, 2026, please refer to page 18 of the "Selected Financial Information for the Second Quarter of the Fiscal Year ending March 31, 2026" of Senshu Ikeda Holdings, Inc.

Interim Non-consolidated Financial Statements

(1) Interim Non-consolidated Balance Sheets

		(Unit: Millions of yen
	As of March 31, 2025	As of September 30, 2025
Assets		
Cash and due from banks	848,850	868,817
Call loans	4,336	3,573
Trading account securities	_	25
Money held in trust	8,996	9,045
Securities	704,133	764,081
Loans and bills discounted	4,715,377	4,777,149
Foreign exchange assets	5,862	5,956
Other assets	35,204	22,361
Other	35,204	22,361
Tangible fixed assets	32,091	31,624
Intangible fixed assets	3,670	3,989
Prepaid pension cost	19,192	19,998
Deferred tax assets	4,557	3,443
Customers' liabilities for acceptances and guarantees	6,903	6,985
Reserve for possible loan losses	(8,222)	(7,554)
Total assets	6,380,954	6,509,496
Liabilities		
Deposits	5,715,190	5,833,325
Negotiable certificates of deposit	11,000	2,000
Payables under securities lending transactions	4,396	5,184
Borrowed money	400,000	402,655
Foreign exchange liabilities	846	672
Borrowed money from trust account	2,644	2,791
Other liabilities	35,574	44,208
Accrued income taxes	1,853	2,721
Lease liabilities	8	14
Asset retirement obligations	497	365
Other	33,215	41,107
Provision for employees' bonuses	1,506	1,716
Provision for directors' bonuses	66	26
Accrued retirement benefits for directors and audit & supervisory board members	4	4
Reserve for reimbursement of deposits	74	81
Reserve for contingent losses	496	564
Acceptances and guarantees	6,903	6,985
Total liabilities	6,178,704	6,300,217
Net Assets		
Capital stock	61,385	61,385
Capital surplus	63,315	63,315
Legal capital surplus	32,101	32,101
Other capital surplus	31,213	31,213
Retained earnings	79,538	84,967
Legal retained earnings	15,212	15,868
Other retained earnings	64,325	69,099
Retained earnings brought forward	64,325	69,099
Total shareholders' equity	204,239	209,669
Net unrealized gain (loss) on available-for-sale securities	(1,850)	(1,205)
Net unrealized gain (loss) on deferred hedges	(139)	815
Total valuation and translation adjustments	(1,990)	(390)
Total net assets	202,249	209,278
Total liabilities and net assets	6,380,954	6,509,496

(2) Interim Non-consolidated Statements of Income

(Unit: Millions of				
	For the Six months	For the Six months		
	ended September 30, 2024	ended September 30, 2025		
Ordinary revenue	37,538	45,433		
Interest income	24,360	34,356		
Interest on loans and bills discounted	20,460	27,194		
Interest and dividends on securities	2,648	4,821		
Trust fees	5	6		
Fees and commissions	9,913	9,174		
Other ordinary income	815	1,084		
Other income	2,443	811		
Ordinary expenses	26,973	33,286		
Interest expenses	1,109	6,211		
Interest on deposits	902	5,592		
Fees and commissions payments	5,661	5,504		
Other ordinary expenses	142	29		
General and administrative expenses	19,222	20,106		
Other expenses	838	1,433		
Ordinary income	10,564	12,146		
Extraordinary income	12	10		
Extraordinary loss	6	32		
Income before income taxes	10,571	12,124		
Income taxes – current	1,341	2,779		
Income taxes - deferred	1,423	639		
Total income taxes	2,764	3,418		
Net income	7,806	8,705		

[Reference] Financial Results for the Second Quarter of the Fiscal Year ending March 31, 2026 (Non-consolidated Data)

November 14, 2026

Company Name: 01 Bank, Ltd. Stock exchange listing: None

Listed Company Name: Senshu Ikeda Holdings, Inc. URL https://01bank.co.jp/index.html

Representative: Masaki Itou

Tatsuya Hayashi, General Manager of the Corporate Planning For inquiries:

Division

(Japanese yen amounts of less than 1 million and first decimal place have been rounded down)

1. Financial Results for the Second Quarter (Interim Period) of the Fiscal Year ending March 31, 2026 (April 1, 2025—September 30, 2025)

(1) Non-consolidated Operating Results

(%: Changes from previous fiscal year)

	Ordinary revenue		Ordinary income		Net income	
	Million yen	%	Million yen	%	Million yen	%
Fiscal year ended September 30, 2025	5	_	(1,208)	_	(900)	_
Fiscal year ended September 30, 2024	_	_	_	_	_	_

	Net income per share	
	Yen	
Fiscal year ended September 30, 2025 Fiscal year ended	(11,251.91)	
September 30, 2024		

(2) Non-consolidated Financial Position

	Total assets	Total net assets	Equity ratio	
	Million yen	Million yen	%	
As of September 30, 2025	3,396	2,218	65.3	
As of March 31, 2025	_	_	_	

(Reference) capital: As of September 30, 2025:2,218million yen; As of March 31, 2025: - million yen

Note "Equity ratio" is calculated as: (Total net assets at the end of period—Stock subscription rights at the end of period)/ Total assets at the end of period.

The ratio above is not based on the regulation of Capital Adequacy Ratio.

01 Bank, Ltd. did not report for the previous fiscal year, previous interim accounting periods, and year-over-year comparisons as it commenced operations in July 2025.

Interim Non-consolidated Financial Statements

(1) Interim Non-consolidated Balance Sheets

(Unit: Millions of yen)

	As of March 31, 2025	As of September 30, 2025
Assets	,	1
Cash and due from banks	_	1,108
Loans and bills discounted	_	476
Other assets	_	1,631
Other	_	1,631
Tangible fixed assets	_	20
Intangible fixed assets	_	123
Deferred tax assets	_	42
Reserve for possible loan losses	_	(6)
Total assets	_	3,396
Liabilities		
Deposits	_	27
Borrowed money	_	1,000
Other liabilities	_	126
Accrued income taxes	_	11
Other	_	114
Provision for employees' bonuses	_	24
Total liabilities	_	1,177
Net Assets		
Capital stock	_	2,000
Capital surplus	_	2,000
Legal capital surplus	_	2,000
Retained earnings	_	(1,781)
Other retained earnings	-	(1,781)
Retained earnings brought forward		(1,781)
Total shareholders' equity	_	2,218
Total net assets	-	2,218
Total liabilities and net assets	_	3,396

Note 01 Bank, Ltd. did not report for the previous fiscal year as it commenced operations in July 2025.

(2) Interim Non-consolidated Statements of Income

(Unit: Millions of yen)

For the Six months	For the Six months
ended September 30, 2024	ended September 30, 2025
_	5
_	5
_	3
_	0
_	0
_	1,213
_	3
_	0
_	0
-	1,203
_	6
_	1,208
_	1,208
_	(277)
_	(31)
_	(308)
_	900
	ended September 30, 2024

Note 01 Bank, Ltd. did not report for the previous interim accounting periods as it commenced operations in July 2025.

Selected Financial Information for the Second Quarter of the Fiscal Year ending March 31,2026 (Six months ended September 30,2025)

SENSHU IKEDA HOLDINGS, INC.

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(Note	es) Recorded amounts are rounded down to the nearest million ven.		

⁽Notes) Recorded amounts are rounded down to the nearest million ven.
01 Bank, Ltd. commenced operations in July 2025; therefore, prior-year figures are not included.

I Second Quarter of the FY2025 Results (Summary of Financial Results)

1. Financial Results

(1) Senshu Ikeda Holdings 【Consolidated】

〈Consolidated Statement of Operations and Consolidated Statement of Comprehensive Income〉 Consolidated Statement of Operations

(Millions of yen)

		For the six months ended Sep. 30,2024	For the six months ended Sep. 30,2025	,
		(a)	(b)	(b)-(a)
1	Consolidated gross profits	31,898	36,938	5,040
2	Net interest income	22,747	27,730	4,983
3	Trust fees	5	6	1
4	Net fees and commissions income	8,039	8,000	(39)
5	Net other operating income	1,105	1,201	96
6	General and administrative expenses (-)	22,165	24,352	2,187
7	Net disposal of nonperforming loans (-)	(355)	1,441	1,796
8	Provision for general reserve for possible loan losses (-)		258	258
9	Written-off loans (-)	637	1,161	524
10	Provision for specific reserve for possible loan losses (-)	-	(43)	(43)
11	Provision for contingent losses (-)	56	67	11
12	Gains (losses) on sales of non-performing loans (-)	1	2	1
13	Recoveries of written off claims	273	188	(85)
14	Reversal of reserve for possible loan losses	1,107	_	(1,107)
15	Others (-)	328	182	(146)
16	Net gains (losses) on equity securities	855	376	(479)
17	Equity in earnings of affiliates	8	8	0
18	Others	816	974	158
19	Ordinary income	11,768	12,504	736
20	Net extraordinary income (losses)	(8)	(33)	(25)
21	Income before income taxes	11,759	12,471	712
22	Total income taxes (-)	3,272	3,844	572
23	Income taxes-current (-)	1,856	3,342	1,486
24	Income taxes-deferred (-)	1,415	502	(913)
25	Profit	8,487	8,626	139
26	Profit attributable to non-controlling interests (-)	35	(37)	(72)
27	Profit attributable to owners of the parent	8,452	8,664	212

Consolidated Statement of Comprehensive Income

(Millions of yen)

25	Profit	8,487	8,626	139
28	Total other comprehensive income	(3,767)	1,071	4,838
29	Net unrealized gain (loss) on available-for-sale securities	(3,004)	653	3,657
30	Net unrealized gain (loss) on deferred hedges	(61)	954	1,015
31	Remeasurements of defined benefit plans	(700)	(537)	163
32	Comprehensive income	4,719	9,697	4,978

(Note) Consolidated gross profit = (Interest income - Interest expenses)+Trust fees+(Fees and commissions - Fees and commissions payments)
+(Other operating income - Other operating expenses)

		F 4 : 4	For the six months	(Willions of yell)
		For the six months ended Sep. 30,2024	ended Sep. 30,2025	
		(a)	(b)	(b)-(a)
1	Gross profit	28,183	32,884	4,701
2	(Core gross profit)	28,260	32,449	4,189
	Net interest income	23,253		
3		· ·	28,154	4,901
4	Net fees and commissions income	4,257	3,675	(582)
5	Net other operating income	673	1,054 434	381
6	Net gains (losses) on debt securities	(77)		511
7	Domestic gross profit	27,192	31,664	4,472
8	Net interest income	23,067	27,998	4,931
9	Net fees and commissions income	4,222	3,642	(580)
10	Net other operating income	(97)	23	120
11	Net gains (losses) on debt securities	(77)	33	110
12	International gross profit	991	1,219	228
13	Net interest income	185	155	(30)
14	Net fees and commissions income	35	33	(2)
15	Net other operating income	771	1,031	260
16	Net gains (losses) on debt securities	_	401	401
17	Expenses (excluding non-recurring expenses) (-)	20,232	20,977	745
18	Personnel expenses (-)	10,581	10,764	183
19	Non-personnel expenses (-)	8,246	8,685	439
20	Miscellaneous taxes (-)	1,403	1,528	125
21	Banking profit (before provision for general reserve for possible loan losses)	7,951	11,906	3,955
22	Core banking profit	8,028	11,471	3,443
23	Core banking profit (excluding gains (losses) on cancellation of investment trusts)	8,028	10,792	2,764
24	Net gains (losses) on debt securities	(77)	434	511
25	Provision for general reserve for	_	187	187
	possible loan losses (-)			
26	Banking profit	7,951	11,718	3,767
27	Net non-recurring gains (losses)	2,613	428	(2,185)
28	Credit costs (-)	(589)	1,096	1,685
29	Written-off loans (-)	317	993	676
30	Provision for specific reserve for	_	(76)	(76)
	possible loan losses (-)	5.0	` ′	· · ·
31	Provision for contingent losses (-) Gains (losses) on sales of	56	67	11
32	non-performing loans (-)	(0)	_	0
33	Recoveries of written-off claims	167	71	(96)
34	Reversal of reserve for possible loan losses	1,124	_	(1,124)
35	Others (-)	328	182	(146)
36	Net gains (losses) on equity securities	929	561	(368)
37	Gain on sales of equity securities	944	569	(375)
38	Loss on sales of equity securities (-)	13	7	(6)
39	Loss on write-down of equity securities (-)	1	0	(1)
40	Other non-recurring gains (losses)	1,094	962	(132)
41	Ordinary income	10,564	12,146	1,582
42	Net extraordinary income (losses)	6	(22)	(28)
43	Income before income taxes	10,571	12,124	1,553
44	Total income taxes (-)	2,764	3,418	654
45	Income taxes-current (-)	1,341	2,779	1,438
46	Income taxes-deferred (-)	1,423	639	(784)
47	Net income	7,806	8,705	899
48	Net credit costs (-)	(589)	1,284	1,873

(3) 01 Bank [Non-consolidated]

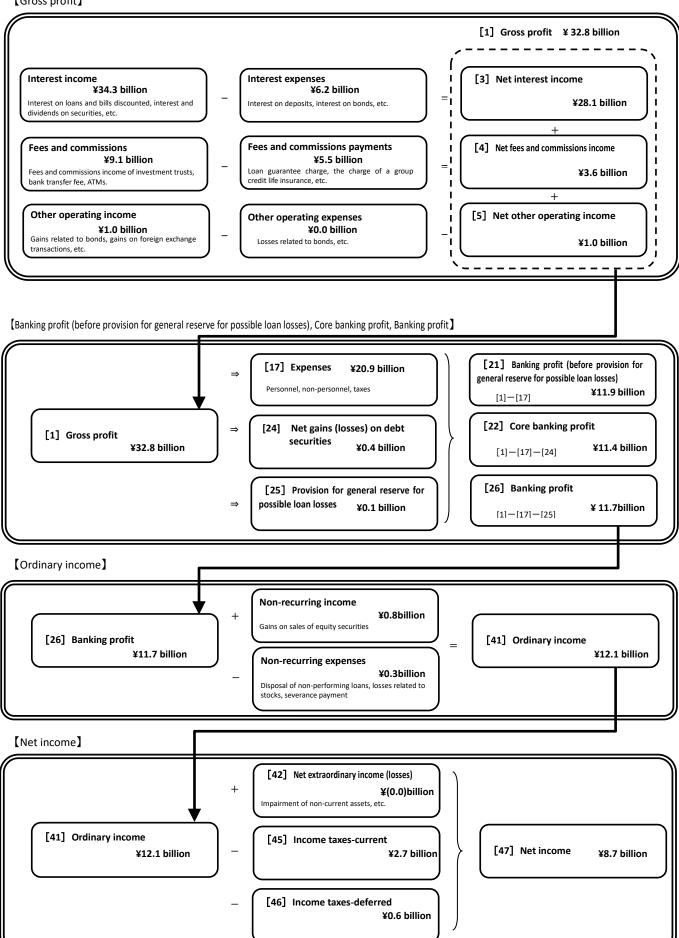
(Millions of yen)

		For the six months ended Sep. 30,2024	For the six months ended Sep. 30,2025	(Minions of year)
		(a)	(b)	(b)-(a)
1	Gross profit		1	
2	(Core gross profit)		1	
3	Net interest income		1	
4	Net fees and commissions income		(0)	
5	Net other operating income		_	
6	Expenses (excluding non-recurring expenses) (-)		1,203	
7	Personnel expenses (-)		188	
8	Non-personnel expenses (-)		804	
9	Miscellaneous taxes (-)		209	
10	Banking profit (before provision for general reserve for possible loan losses)		(1,201)	
11	Core banking profit		(1,201)	
12	Net gains (losses) on debt securities		l	
13	Provision for general reserve for possible loan losses (-)		6	
14	Banking profit		(1,208)	
15	Net non-recurring gains (losses)		0	
16	Credit costs (-)			
17	Other non-recurring gains (losses)		0	
18	Ordinary income		(1,208)	
19	Net extraordinary income (losses)		-	
20	Income before income taxes		(1,208)	
21	Total income taxes (-)		(308)	
22	Income taxes-current (-)		(277)	
23	Income taxes-deferred (-)		(31)	
24	Net income		(900)	
25	Net credit costs (-)		6	

(4) Senshu Ikeda Tokai Tokyo Securities 【Non-consolidated】

		For the six months ended Sep. 30,2024	For the six months ended Sep. 30,2025	
		(a)	(b)	(b)-(a)
1	Net operating income	1,665	1,566	(99)
2	Administrative expenses (-)	1,454	1,425	(29)
3	Operating income	211	140	(71)
4	Income before income taxes	212	140	(72)
5	Net income	202	112	(90)

[Gross profit]



2. Information on Main Accounts

(1) Loans and Bills Discounted

The Senshu Ikeda Bank [Non-consolidated]

① Breakdown of loan balance

(Millions of yen)

						initialis of juil)
	As of Mar. 31,2024	As of Sep. 30,2024	As of Mar. 31,2025	As of Sep. 30,2025		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Corporate loans	2,374,236	2,380,469	2,428,636	2,454,791	74,322	26,155
Public sector loans	442,018	154,192	159,605	154,207	15	(5,398)
Consumer loans	2,042,331	2,079,092	2,127,135	2,168,151	89,059	41,016
Housing loans	1,975,837	2,009,533	2,055,208	2,094,668	85,135	39,460
Other loans	66,494	69,558	71,926	73,482	3,924	1,556
Total	4,858,586	4,613,753	4,715,377	4,777,149	163,396	61,772
Foreign currency loans	8,099	4,621	4,737	4,544	(77)	(193)
(Scale of enterprise)			•	_		
Large and mid-tier enterprises	555,817	554,744	566,754	591,683	36,939	24,929
Small and medium-sized enterprises	1,828,284	1,835,895	1,871,154	1,871,889	35,994	735
Local governments	144,011	154,192	159,605	154,207	15	(5,398)
Japanese government	298,007	_	_	_	_	_
Individuals	2,032,466	2,068,920	2,117,862	2,159,369	90,449	41,507
Total	4,858,586	4,613,753	4,715,377	4,777,149	163,396	61,772
Average Balance	4,798,109	4,697,742	4,670,847	4,730,346	32,604	59,499

② Loans to small and medium-sized enterprises (SMEs), etc.

(Millions of yen, %)

	As of Mar. 31,2024	As of Sep. 30,2024	As of Mar. 31,2025	As of Sep. 30,2025		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Loans to SMEs, etc.	3,860,750	3,904,816	3,989,017	4,031,258	126,442	42,241
Ratio of loans to SMEs, etc.	79.46	84.63	84.59	84.38	(0.25)	(0.21)

01 Bank [Non-consolidated]

	As of Mar. 31,2024	As of Sep. 30,2024 (a)	As of Mar. 31,2025 (b)	As of Sep. 30,2025 (c)	(c)-(a)	(c)-(b)
Corporate loans				476		
(Scale of enterprise)						
Large and mid-tier enterprises				_		
Small and medium-sized enterprises				476		
Local governments						
Japanese government				-		
Individuals						
Total				476		
Average Balance				76		

(2) Deposits

The Senshu Ikeda Bank [Non-consolidated]

(Millions of yen)

					,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	As of Mar. 31,2024	As of Sep. 30,2024	As of Mar. 31,2025	As of Sep. 30,2025		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Individual	4,246,940	4,235,162	4,231,678	4,213,265	(21,897)	(18,413)
Online branch	20,178	18,691	17,393	16,462	(2,229)	(931)
Corporation	1,430,562	1,382,662	1,483,512	1,620,060	237,398	136,548
General corporation	1,234,726	1,225,553	1,308,945	1,363,712	138,159	54,767
Financial institutions	5,318	5,799	6,213	11,815	6,016	5,602
Governmental funds	190,516	151,308	168,352	244,532	93,224	76,180
Subtotal	5,677,502	5,617,824	5,715,190	5,833,325	215,501	118,135
Foreign currency deposits	8,572	8,244	8,288	9,153	909	865
Negotiable certificates of deposit	22,000	14,000	11,000	2,000	(12,000)	(9,000)
Total	5,699,502	5,631,824	5,726,190	5,835,325	203,501	109,135
	•		•			
Average Balance deposits	5,712,568	5,676,215	5,697,560	5,810,469	134,254	112,909
Average Balance deposits and negotiable certificates of deposit	5,738,083	5,695,072	5,713,197	5,816,514	121,442	103,317

(3) Assets under Management

Senshu Ikeda Holdings 【Consolidated】

① Investment products sales

(Millions of yen)

		For the fiscal year ended Mar. 31,2024	For the fiscal year ended Mar. 31,2025		For the six months ended Sep. 30,2024	For the six months ended Sep. 30,2025	
		(a)	(b)	(b)-(a)	(c)	(d)	(d)-(c)
Th	e Senshu Ikeda Bank	117,376	120,434	3,058	64,508	48,357	(16,151)
	Investment trusts	42,637	49,312	6,675	25,534	17,888	(7,646)
	Public bonds	1,669	1,936	267	979	1,277	298
	Life insurance	73,069	69,185	(3,884)	37,995	29,191	(8,804)
Se	nshu Ikeda Tokai Tokyo Securities	59,840	77,790	17,950	39,412	51,348	11,936
	Total	177,216	198,224	21,008	103,921	99,705	(4,216)

② Balance of assets under management (individual)

(Millions of yen)

	As of Mar. 31,2024	As of Sep. 30,2024	As of Mar. 31,2025	As of Sep. 30,2025		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Deposits	4,246,940	4,235,162	4,231,678	4,213,265	(21,897)	(18,413)
Investment trusts	267,049	269,394	266,344	292,210	22,816	25,866
Life insurance	587,776	591,315	604,909	612,158	20,843	7,249
Public bonds	4,482	4,810	5,110	5,820	1,010	710
Senshu Ikeda Tokai Tokyo Securities	204,058	210,763	222,019	264,572	53,809	42,553
Total	5,310,306	5,311,446	5,330,063	5,388,028	76,582	57,965

(Reference) Balance of assets under management

						(-	viiiions or yen)
		As of Mar. 31,2024	As of Sep. 30,2024	As of Mar. 31,2025	As of Sep. 30,2025		
			(a)	(b)	(c)	(c)-(a)	(c)-(b)
The Senshu Ikeda Bank		278,816	281,176	278,688	305,559	24,383	26,871
	Investment trusts	273,396	275,892	273,105	299,399	23,507	26,294
	Public bonds	5,420	5,283	5,583	6,160	877	577
Senshu Ikeda Tokai Tokyo Securities		258,872	274,755	294,677	355,606	80,851	60,929
	Total	537,689	555,931	573,366	661,166	105,235	87,800

(4) Securities

The Senshu Ikeda Bank 【Non-consolidated】

① Breakdown of security balance

(Millions of yen)

	As of Mar. 31,2024	As of Sep. 30,2024	As of Mar. 31,2025	As of Sep. 30,2025		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Securities	630,666	670,924	704,133	764,081	93,157	59,948
Government bonds	88,166	87,632	125,267	169,497	81,865	44,230
Local government bonds	217,662	278,816	313,308	340,479	61,663	27,171
Corporate bonds	180,866	156,694	143,034	132,188	(24,506)	(10,846)
Authority bonds	93,409	80,689	71,182	66,656	(14,033)	(4,526)
Bank debenture bonds	_	_	_	_	_	_
General corporate bonds	87,457	76,004	71,851	65,531	(10,473)	(6,320)
Stocks	34,878	32,679	29,564	31,508	(1,171)	1,944
Other securities	109,091	115,101	92,958	90,407	(24,694)	(2,551)
Foreign securities	7	7	4,607	7	_	(4,600)
Euroyen bonds	_	_	_	_	_	_
Dollar-dominated bonds	_	_	4,599	_	_	(4,599)
Euro-dominated bonds	_	_	_	_	_	_
REIT	31,765	34,167	36,826	38,916	4,749	2,090
Investment trusts	66,359	68,828	39,122	36,561	(32,267)	(2,561)
Investment partnership	10,958	12,097	12,400	14,922	2,825	2,522
				_	•	
Average Balance	534,806	650,642	669,181	738,398	87,756	69,217

② Net unrealized gains (losses) on securities

		1	1		(2-	illillolls of yell)
	As of Mar. 31,2024	As of Sep. 30,2024	As of Mar. 31,2025	As of Sep. 30,2025	-	
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Held-to-maturity debt securities	(22)	(427)	(5,977)	(7,235)	(6,808)	(1,258)
Available-for-sale securities	11,894	8,078	(3,470)	(2,789)	(10,867)	681
Stocks	14,443	12,704	10,237	12,408	(296)	2,171
Bonds	(5,893)	(7,375)	(18,162)	(21,666)	(14,291)	(3,504)
Government bonds	(404)	(991)	(3,382)	(5,055)	(4,064)	(1,673)
Local government bonds	(1,119)	(1,283)	(6,589)	(7,425)	(6,142)	(836)
Corporate bonds	(4,369)	(5,101)	(8,190)	(9,185)	(4,084)	(995)
Other securities	3,344	2,749	4,454	6,467	3,718	2,013
Foreign securities	_	-	161	_	_	(161)
Euroyen bonds	_	1	1		_	_
Dollar-dominated bonds	_	_	161	_	_	(161)
Euro-dominated bonds	_	-	-	_	_	_
REIT	3,879	3,888	4,036	4,979	1,091	943
Investment trusts	(640)	(1,171)	122	1,382	2,553	1,260
Investment partnership	105	33	133	105	72	(28)

3. Interest Margins

The Senshu Ikeda Bank [Non-consolidated]

① All business

1	n	/	1	

		For the fiscal year ended Mar. 31,2024	For the six months ended Sep. 30,2024	For the fiscal year ended Mar. 31,2025	For the six months ended Sep. 30,2025		
			(a)	(b)	(c)	(c)-(a)	(c)-(b)
	erage yield on interest rning assets (A)	0.85	0.90	0.97	1.25	0.35	0.28
	Average yield on loans and bills discounted (B)	0.84	0.88	0.94	1.16	0.28	0.22
	Average yield on securities	0.71	0.81	0.88	1.30	0.49	0.42
	erage yield on interest aring liabilities (C)	0.62	0.68	0.72	0.86	0.18	0.14
	Average yield on deposits and negotiable (D) (including expenses)	0.71	0.74	0.78	0.91	0.17	0.13
	Average yield on deposits and negotiable	0.00	0.03	0.06	0.19	0.16	0.13
	Expense ratio	0.70	0.70	0.71	0.71	0.01	0.00
	Average yield on external liabilities	(0.01)	0.02	0.01	0.07	0.05	0.06
Av	erage interest rate spread (A)-(C)	0.23	0.22	0.25	0.39	0.17	0.14
Di: on	fference between average yield loans and deposits (B) - (D)	0.13	0.14	0.16	0.25	0.11	0.09

2 Domestic business

(%)

							(70)
		For the fiscal year ended Mar. 31,2024	For the six months ended Sep. 30,2024	For the fiscal year ended Mar. 31,2025	For the six months ended Sep. 30,2025		
			(a)	(b)	(c)	(c)-(a)	(c)-(b)
Average yield on interest earning assets	(A)	0.84	0.89	0.96	1.24	0.35	0.28
Average yield on loans and bills discounted	(B)	0.84	0.87	0.94	1.16	0.29	0.22
Average yield on securities		0.71	0.81	0.87	1.28	0.47	0.41
Average yield on interest bearing liabilities	(C)	0.58	0.64	0.69	0.82	0.18	0.13
Average yield on deposits and negotiable (including expenses)	(D)	0.68	0.70	0.74	0.87	0.17	0.13
Average yield on deposits and negotiable		0.00	0.03	0.06	0.19	0.16	0.13
Expense ratio		0.67	0.67	0.68	0.68	0.01	0.00
Average yield on external lia	bilities	(0.01)	0.02	0.01	0.07	0.05	0.06
Average interest rate spread (A)-	-(C)	0.26	0.25	0.27	0.42	0.17	0.15
Difference between average yiel on loans and deposits (B) - (D)	d	0.16	0.17	0.20	0.29	0.12	0.09

4. Banking Profit

The Senshu Ikeda Bank [Non-consolidated]

	For the fiscal year ended Mar. 31,2024	For the fiscal year ended Mar. 31,2025		For the six months ended Sep. 30,2024	For the six months ended Sep. 30,2025	
	(a)	(b)	(b)-(a)	(c)	(d)	(d)-(c)
(1) Banking profit (before provision for general reserve for possible loan losses)	11,392	15,609	4,217	7,951	11,906	3,955
Per head(thousands of yen)	5,469	7,824	2,355	3,916	5,995	2,079
(2) Core banking profit	13,912	16,739	2,827	8,028	11,471	3,443
Per head(thousands of yen)	6,679	8,390	1,711	3,954	5,776	1,822
(3) Core banking profit (excluding gains (losses) on cancellation of investment trusts)	14,005	16,759	2,754	8,028	10,792	2,764
Per head(thousands of yen)	6,723	8,400	1,677	3,954	5,434	1,480
(4) Banking profit	11,392	16,625	5,233	7,951	11,718	3,767
Per head(thousands of yen)	5,469	8,333	2,864	3,916	5,900	1,984

5. ROE

(1) Senshu Ikeda Holdings 【Consolidated】

(%)

	For the fiscal year ended Mar. 31,2024	months ended	For the fiscal year ended Mar. 31,2025	months ended		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Shareholders' equity ROE (Income before income taxes basis)	7.07	10.37	8.59	10.61	0.24	2.02
Shareholders' equity ROE (Profit attributable to owners of the parent basis)	4.96	7.45	5.83	7.37	(0.08)	1.54

(Note) Shareholders' equity basis after deduction of total accumulated other comprehensive income.

(%)

	For the fiscal year ended Mar. 31,2024	months ended	For the fiscal year ended Mar. 31,2025	For the six months ended Sep. 30,2025		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
ROE (Income before income taxes basis)	6.61	9.62	8.14	10.32	0.70	2.18
ROE (Profit attributable to owners of the parent basis)	4.64	6.92	5.52	7.17	0.25	1.65

(2) The Senshu Ikeda Bank [Non-consolidated]

(%)

	For the fiscal year ended Mar. 31,2024	months ended	For the fiscal year ended Mar. 31,2025 (b)	For the six months ended Sep. 30,2025 (c)	(c)-(a)	(c)-(b)
Banking profit (before provision for general reserve for possible loan losses) basis	5.34	7.67	7.66	11.54	3.87	3.88
Banking profit basis	5.34	7.67	8.16	11.35	3.68	3.19
Core banking profit basis	6.52	7.75	8.21	11.11	3.36	2.90
Core banking profit (excluding gains (losses) on cancellation of investment trusts) basis	6.57	7.75	8.22	10.46	2.71	2.24
Net income basis	4.05	7.53	5.89	8.43	0.90	2.54

6. Number of Directors and Employees, and Branches

The Senshu Ikeda Bank [Non-consolidated]

① Employees and Officers

(Number of people)

	As of Mar. 31,2024	As of Sep. 30,2024	As of Mar. 31,2025	As of Sep. 30,2025	,	• •
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Directors and auditors	35	35	35	31	(4)	(4)
Employees	1,987	1,982	1,903	1,937	(45)	34
Total	2,022	2,017	1,938	1,968	(49)	30

Note: "Directors and auditors" includes executive officers.

2 Branches

(Number of branches)

	As of Mar. 31,2024	As of Sep. 30,2024	As of Mar. 31,2025	As of Sep. 30,2025		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Branches	136	136	136	136	_	_
Sub-branches	3	3	3	3	-	_
Total	139	139	139	139	-	_
(Reference) ATMs	217	218	216	216	(2)	_

[&]quot;Employees" excludes employees temporarily seconded to other companies and temporary staff.

7. Gains and Losses on Investment Securities The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen)

		For the fiscal year ended Mar. 31,2024	For the fiscal year ended Mar. 31,2025		For the six months ended Sep. 30,2024	For the six months ended Sep. 30,2025	
		(a)	(b)	(b)-(a)	(c)	(d)	(d)-(c)
Ga	ins (losses) on debt securities	(2,520)	(1,129)	1,391	(77)	434	511
	Gain on sales	33	66	33	53	454	401
	Gain on redemption	_	24	24	9	_	(9)
	Loss on sales (-)	2,525	1,220	(1,305)	10	19	9
	Loss on redemption (-)	_	_	-	_	_	_
	Loss on write-down (-)	28	_	(28)	_	_	_
	Loss by investment partnership (-)	_	_	_	130	_	△130

	For the fiscal year ended Mar. 31,2024	For the fiscal year ended Mar. 31,2025		For the six months ended Sep. 30,2024	For the six months ended Sep. 30,2025	
	(a)	(b)	(b)-(a)	(c)	(d)	(d)-(c)
Gains (losses) on equity securities	609	774	165	929	561	(368)
Gain on sales	744	1,402	658	944	569	(375)
Loss on sales (-)	_	13	13	13	7	(6)
Loss on write-down (-)	134	614	480	1	0	(1)

8. Capital Ratio

(1) Senshu Ikeda Holdings (domestic standard)

(Millions of yen)

	As of Mar. 31,2024	As of Sep. 30,2024	As of Mar. 31,2025	As of Sep. 30,2025 (Preliminary figures)		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	12.77	12.93	11.59	11.65	(1.28)	0.06
Total capital(A)-(B)	207,588	212,560	212,387	217,421	4,861	5,034
Core capital (A)	232,941	238,363	238,028	243,329	4,966	5,301
Common stock, internal reserves, etc.	221,038	227,393	228,962	234,764	7,371	5,802
Reserve	642	358	354	412	54	58
Deduction (B)	25,353	25,802	25,641	25,907	105	266
Risk weighted assets (C)	1,625,287	1,642,856	1,831,756	1,864,882	222,026	33,126
Required capital (C ×4%)	65,011	65,714	73,270	74,595	8,881	1,325

(2) The Senshu Ikeda Bank (domestic standard)

① Consolidated

(Millions of yen)

	As of Mar. 31,2024	As of Sep. 30,2024	As of Mar. 31,2025	As of Sep. 30,2025 (Preliminary figures)		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	12.49	12.70	11.37	11.48	(1.22)	0.11
Total capital(A)-(B)	202,737	208,292	207,925	213,695	5,403	5,770
Core capital (A)	227,659	233,036	233,424	239,454	6,418	6,030
Common stock, internal reserves, etc.	216,727	223,088	225,252	231,769	8,681	6,517
Reserve	642	358	354	405	47	51
Deduction (B)	24,921	24,743	25,498	25,758	1,015	260
Risk weighted assets (C)	1,621,984	1,639,354	1,828,489	1,860,446	221,092	31,957
Required capital (C ×4%)	64,879	65,574	73,139	74,417	8,843	1,278

② Non-consolidated

(Millions of yen)

						·
	As of Mar. 31,2024	As of Sep. 30,2024	As of Mar. 31,2025	As of Sep. 30,2025 (Preliminary figures)		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)	11.16	11.39	10.10	10.20	(1.19)	0.10
Total capital(A)-(B)	179,016	183,850	182,282	187,488	3,638	5,206
Core capital (A)	194,357	200,050	200,963	206,736	6,686	5,773
Common stock, internal reserves, etc.	194,357	200,050	200,963	206,736	6,686	5,773
Reserve	_	-	-	_	_	_
Deduction (B)	15,341	16,199	18,681	19,248	3,049	567
Risk weighted assets (C)	1,603,948	1,612,756	1,804,403	1,837,371	224,615	32,968
Required capital (C ×4%)	64,157	64,510	72,176	73,494	8,984	1,318

(3) 01 Bank (domestic standard) ① Non-consolidated

					(21)	illions of yell)
	As of Mar. 31,2024	As of Sep. 30,2024	As of Mar. 31,2025	As of Sep. 30,2025 (Preliminary figures)		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Total capital ratio (%)				84.75		
Total capital(A)-(B)				2,109		
Core capital (A)				2,225		
Common stock, internal reserves, etc.				2,218		
Reserve				6		
Deduction (B)				116		
Risk weighted assets (C)				2,488		
Required capital (C ×4%)				99		

II Overview of Loans and Bills Discounted

- 1. Disclosed Claims under the Financial Reconstruction Law and Risk-Monitored Loans
 - (1) Senshu Ikeda Holdings 【Consolidated】

(Millions of yen, %)

						3113 O1 yell, 70)
	As of Mar. 31,2024	As of Sep. 30,2024	As of Mar. 31,2025	As of Sep. 30,2025		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt claims	3,925	3,888	3,763	3,298	(590)	(465)
Doubtful claims	44,443	42,602	45,172	46,736	4,134	1,564
Substandard claims	3,070	2,593	2,549	2,548	(45)	(1)
Loans past due three months or more	59	26	_	_	(26)	_
Restructured loans	3,010	2,567	2,549	2,548	(19)	(1)
Subtotal (A)	51,438	49,084	51,485	52,583	3,499	1,098
Normal claims	4,819,958	4,571,198	4,663,428	4,723,009	151,811	59,581
Total (B)	4,871,397	4,620,282	4,714,913	4,775,593	155,311	60,680
N	1.05	1.06	1.00	1 10	0.04	0.01
Non-performing loans ratio (A)/(B)	1.05	1.00	1.09	1.10	0.04	0.01
Partial direct write-off	21,935	22,033	18,140	18,882	(3,151)	742
				_		
Collateral and guarantees	36,548	36,875	38,169	40,508	3,633	2,339
Bankruptcy and quasi-bankrupt claims	3,415	3,386	3,286	2,847	(539)	(439)
Doubtful claims	31,609	31,924	33,232	36,001	4,077	2,769
Substandard claims	1,523	1,564	1,649	1,659	95	10
Reserve for Possible Loan Losses	6,523	5,749	7,494	6,660	911	(834)
Bankruptcy and quasi-bankrupt claims	509	502	476	451	(51)	(25)
Doubtful claims	5,960	5,209	6,987	6,184	975	(803)
Substandard claims	52	38	31	25	(13)	(6)
Coverage amount (C)	43,071	42,625	45,664	47,168	4,543	1,504
Coverage ratio (C)/(A)	83.73	86.84	88.69	89.70	2.86	1.01
			T			
Reserve for possible loan losses	10,426	9,151	10,295	9,704	553	(591)
General reserve for possible loan losses	3,321	2,789	2,380	2,638	(151)	258
Specific reserve for possible loan losses	7,104	6,361	7,915	7,065	704	(850)
Reserve ratios	20.26	18.64	19.99	18.45	(0.19)	(1.54)

(Note) Reserve ratios = Reserve for possible loan losses / Disclosed Claims under the Financial Reconstruction Law (Risk-Monitored Loans)

(2) The Senshu Ikeda Bank 【Non-consolidated】

(Millions of yen, %)

					,	• • •
	As of Mar. 31,2024	As of Sep. 30,2024	As of Mar. 31,2025	As of Sep. 30,2025		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Bankruptcy and quasi-bankrupt claims	2,768	2,805	2,808	2,163	(642)	(645)
Doubtful claims	44,415	42,581	45,155	46,719	4,138	1,564
Substandard claims	3,070	2,593	2,549	2,548	(45)	(1)
Loans past due three months or more	59	26	_	_	(26)	=
Restructured loans	3,010	2,567	2,549	2,548	(19)	(1)
Subtotal (A)	50,254	47,979	50,514	51,431	3,452	917
Normal claims	4,837,193	4,593,079	4,689,998	4,749,148	156,069	59,150
Total (B)	4,887,448	4,641,059	4,740,512	4,800,580	159,521	60,068
Non-performing loans ratio (A)/(B)	1.02	1.03	1.06	1.07	0.04	0.01
Partial direct write-off	21,161	21,144	17,356	18,239	(2,905)	883
Collateral and guarantees	37,435	37,820	39,378	41,833	4,013	2,455
Bankruptcy and quasi-bankrupt claims	2,720	2,721	2,727	2,134	(587)	(593)
Doubtful claims	33,191	33,534	35,000	38,039	4,505	3,039
Substandard claims	1,523	1,564	1,649	1,659	95	10
Reserve for Possible Loan Losses	5,923	5,183	6,941	6,079	896	(862)
Bankruptcy and quasi-bankrupt claims	47	83	81	28	(55)	(53)
Doubtful claims	5,822	5,061	6,829	6,025	964	(804)
Substandard claims	52	38	31	25	(13)	(6)
Coverage amount (C)	43,359	43,003	46,319	47,912	4,909	1,593
Coverage ratio (C)/(A)	86.27	89.62	91.69	93.15	3.53	1.46
Reserve for possible loan losses	8,201	6,958	8,222	7,554	596	(668)
General reserve for possible loan losses	2,318	1,800	1,302	1,490	(310)	188
Specific reserve for possible loan losses	5,883	5,158	6,920	6,064	906	(856)
Reserve ratios	16.31	14.50	16.27	14.68	0.18	(1.59)
	10.51	1	10.27	150	0.10	(1.07)

(Note) Reserve ratios = Reserve for possible loan losses / Disclosed Claims under the Financial Reconstruction Law (Risk-Monitored Loans)

(3) 01 Bank [Non-consolidated]

				=	(Mill	ions of yen, %)
	As of Mar. 31,2024	As of Sep. 30,2024	As of Mar. 31,2025	As of Sep. 30,2025		
Bankruptcy and quasi-bankrupt claims		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Doubtful claims				_		
Substandard claims				_		
Loans past due three months or more				_		
Restructured loans				_		
Subtotal (A)				_		
Normal claims				477		
Total (B)				477		
Non-performing loans ratio (A)/(B)				_		
Partial direct write-off				_		
		T.	_			-
Reserve for possible loan losses				6		
General reserve for possible loan losses				6		
Specific reserve for possible loan losses				_		
Reserve ratios						

2. Classification of Loans by Industry

The Senshu Ikeda Bank 【Non-consolidated】

(1) Loan and Bills Discounted

					(10.	illions of ye
	As of Mar. 31,2024	As of Sep. 30,2024	As of Mar. 31,2025	As of Sep. 30,2025		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
omestic scluding JOM account)	4,858,586	4,613,753	4,715,377	4,777,149	163,396	61,772
Manufacturing	317,169	328,109	343,685	360,417	32,308	16,73
Agriculture and forestry	455	553	489	541	(12)	5
Fishery	189	161	194	223	62	2
Mining, quarrying and gravel extraction	136	140	134	101	(39)	(33
Construction	140,389	138,536	140,437	133,699	(4,837)	(6,738
Electricity, gas, heat and water supply	23,286	24,930	25,052	24,820	(110)	(232
Information and communication	19,252	20,058	20,114	18,506	(1,552)	(1,608
Transportation and postal activities	114,093	113,703	114,860	116,664	2,961	1,80
Wholesale and retail trade	335,208	331,682	329,786	328,375	(3,307)	(1,411
Finance and insurance activities	327,069	329,719	332,869	332,598	2,879	(27)
Real estate and rental activities	752,666	754,959	774,710	791,978	37,019	17,26
Academic research, professional and technical services	21,492	21,821	23,131	22,643	822	(488
Accommodation and food service activities	37,951	36,446	36,589	38,065	1,619	1,47
Life related services and entertainment	20,041	19,151	20,063	18,093	(1,058)	(1,970
Education and study support activities	7,501	7,528	7,328	7,097	(431)	(23
Medical and welfare	144,777	146,061	149,459	147,839	1,778	(1,62
Other services	119,251	114,220	116,188	119,316	5,096	3,12
Local governments	144,011	154,192	159,605	154,207	15	(5,39
Others	2,333,639	2,071,768	2,120,669	2,161,952	90,184	41,28

(2) Risk Monitored Loans (only as for Loan and Bills Discounted)

				_	(1)	illions of yen
	As of Mar. 31,2024	As of Sep. 30,2024	As of Mar. 31,2025	As of Sep. 30,2025		
		(a)	(b)	(c)	(c)-(a)	(c)-(b)
Oomestic (excluding JOM account)	50,174	47,900	50,439	51,374	3,474	935
Manufacturing	7,632	7,708	9,351	8,043	335	(1,308)
Agriculture and forestry	407	407	403	423	16	20
Fishery	1	1	1	_	_	_
Mining, quarrying and gravel extraction	_	_	_	_	_	_
Construction	5,522	5,076	4,784	5,000	(76)	216
Electricity, gas, heat and water supply	188	188	188	187	(1)	(1)
Information and communication	546	564	423	591	27	168
Transportation and postal activities	3,060	3,515	4,136	4,533	1,018	397
Wholesale and retail trade	9,848	9,181	9,200	10,030	849	830
Finance and insurance activities	134	96	78	54	(42)	(24)
Real estate and rental activities	5,317	5,183	5,225	5,255	72	30
Academic research, professional and technical services	757	961	901	805	(156)	(96)
Accommodation and food service activities	4,067	3,717	4,222	3,754	37	(468)
Life related services and entertainment	955	1,048	922	937	(111)	15
Education and study support activities	39	37	41	40	3	(1)
Medical and welfare	2,491	1,429	1,608	2,106	677	498
Other services	4,338	3,595	3,447	3,402	(193)	(45)
Local governments	_	_	_	_	_	
Others	4,863	5,188	5,500	6,205	1,017	705

3. Self-assessment, Claims disclosed under the Financial Revitalization Law and Risk Monitored Loans

The Senshu Ikeda Bank [Non-consolidated]

(As of Sep. 30,2025)

(Billions of yen, %)

Borrower classification under self-assessment guidelines (Claim exposures) Claim-related loans including loans and bills discounted			Claims disclosed under the Financial Revitalization Law (Claim exposure) and Risk monitored loans Substandard claim represents loans and bills discounted Other represents claim-related loans including loans and bills discounted							
Out	ssification tstanding loans	Category	Category	gory Category III	Category		Classification Outstanding	Secured or guaranteed	Reserve	Coverage ratio
	ankrupt 0.3	0.3	0.0	(0.0)	IV — (-)		loans Bankruptcy and quasi-bankrupt			
	fectively ankrupt 1.7	1.5	0.2	(0.0)	- (-)		2.1	2.1	0.0	100.00
	tentially ankrupt 46.7	36.3	7.6	2.6 (6.0)			Doubtful 46.7	38.0	6.0	94.31
	Requiring special caution	0.4	2.1			Substandard	Loans past due three months or more Restructured 2.5	1.6	0.0	66.10
Watch list	Other borrowers requiring caution	81.2	63.9				Subtotal (A) 51.4	41.8	6.0	93.15
	145.2						Normal	Ratio of NPLs (sub to the disclosure s	tandards of	
N	Normal 4,603.9	4,603.9					4,749.1	the Financial Revi to total claims (A) / (B) =		
	Total 4,800.5	4,723.8	74.1	2.6 (6.0)	- (-)		Total (B) 4,800.5			

(Notes) 1. Japanese yen amounts are rounded down to the nearest 100 million yen.

- 2. Claim-related loans including loans and bills discounted represents loans and bills discounted; Foreign exchanges; Accrued income and suspense payment account under Other assets; and Customers' liabilities for acceptances and guarantees in the Balance Sheet; as the securities loaned (limited for use agreements or lease contracts), which are required to be stated in a note to the Balance Sheet.
- 3. The figures in the parentheses under Borrower classification under self-assessment guidelines represent reserved amounts for classified loans.

Category I : Claims secured by reserve for possible loan losses, superior guarantee reserved by Claim Guarantee Corporation.

Category II: Claims secured by general collateral or guarantee such as mortgage collateral.

Categories III and IV: All or part of claims are secured, and claims already secured are posted as Category I.

4."()" in "Borrower classification under self-assessment guidelines (Claim exposures)" represent reserved amounts for classified loans.

III FY,2025 Financial Forecasts

(1) Financial forecasts

① Senshu Ikeda Holdings
【Consolidated】

(Millions of yen)

	For the fiscal year ended Mar. 31,2025 (Result)	For the fiscal year ending Mar. 31,2026 (Forecast)
Ordinary revenue	93,074	112,000
Ordinary income	19,549	21,800
Profit attributable to owners of the parent	13,246	14,700

② The Senshu Ikeda Bank [Non-consolidated]

(Millions of yen)

	For the fiscal year ended Mar. 31,2025 (Result)	For the fiscal year ending Mar. 31,2026 (Forecast)
Ordinary revenue	75,068	92,000
Ordinary income	17,309	21,800
Net income	11,995	14,900
Net credit costs (-)	1,342	2,000

(2) Cash dividends

① Senshu Ikeda Holdings

(yen)

	For the fiscal year ended Mar. 31,2025(Result)	For the six months ended Sep. 30,2025 (Projection)	For the fiscal year ending Mar. 31,2026 (Forecast)	For the fiscal year ending Mar. 31,2026 (Forecast)
Common stock	15.50	10.50	10.50	21.00

(3) Capital ratio

(%)

	As of Mar. 31,2025 (Result)	As of Sep. 30,2025 (Preliminary figures)	As of Mar. 31,2026 (Forecast)
Senshu Ikeda Holdings (Consolidated)	11.59	11.65	mid 10
The Senshu Ikeda Bank (Consolidated)	11.37	11.48	First half of 10
The Senshu Ikeda Bank (Non-consolidated)	10.10	10.20	First half of 9

(4) ROE

Senshu Ikeda Holdings

(%)

	For the fiscal year ended Mar. 31,2025	For the six months ended Sep. 30,2025	For the fiscal year ending Mar. 31,2026
	(Result)	(Result)	(Forecast)
ROE (Profit attributable to owners of the parent basis)	5.52	7.17	6.1